

**RULES
OF
THE DEPARTMENT OF INSURANCE
DIVISION OF INSURANCE**

**CHAPTER 0780-1-42
RELATING TO EDUCATIONAL REQUIREMENTS FOR
LIFE, ACCIDENT AND HEALTH INSURANCE AGENTS**

TABLE OF CONTENTS

0780-1-42-.01	Purpose	0780-1-42-.05	Compliance
0780-1-42-.02	Applicability	0780-1-42-.06	Exemptions
0780-1-42-.03	Initial Educational Requirements	0780-1-42-.07	Termination of License
0780-1-42-.04	Continuing Education Requirements	0780-1-42-.08	Effective Date

0780-1-42-.01 PURPOSE. The purpose of this rule is to establish requirements and standards for initial and continuing educational programs for individuals to solicit or sell insurance.

Authority: T.C.A. §§56-1-701, 56-6-105, and 56-6-127. **Administrative History:** Original rule filed March 27, 1979; effective October 1, 1979.

0780-1-42-.02 APPLICABILITY. This rule shall apply to individuals who apply for resident agent licenses to engage in the sale of life, accident and health insurance.

Authority: T.C.A. §§56-1-701, 56-6-105, and 56-6-127. **Administrative History:** Original rule filed March 27, 1979; effective October 1, 1979.

0780-1-42-.03 INITIAL EDUCATIONAL REQUIREMENTS. Any individual desiring to engage in the business of life, accident and health insurance as an agent shall be required to complete, under the supervision of his sponsoring insurer, at least forty (40) hours of training. Such training program shall provide the applicant with the basic knowledge of:

- (a) The broad principles of insurance, licensing and regulatory laws of the state; and
- (b) The obligations and duties of a life and/or accident and health insurance agent.

It shall be the responsibility of each insurer sponsoring applicants to certify that they have met the forty (40) hours training. Such certification shall be filed with the commissioner on a prescribed form at the time the application for license is submitted.

All companies affected by this rule shall file and have approved by the department of insurance a copy of its initial training program.

Authority: T.C.A. §§56-1-701, 56-6-105, and 56-6-127. **Administrative History:** Original rule filed March 27, 1979; effective October 1, 1979.

0780-1-42-.04 CONTINUING EDUCATION REQUIREMENTS. All agents who have completed the initial forty (40) hours of training shall be required to furnish evidence, upon request by the department of insurance, that he has continued his education by completing one or more of the following within four (4) years from issuance of his initial license:

- (a) Any part of the Life Underwriter Training Council Life Course and/or Health Course Curriculum.
- (b) Any part of the American College "CLU" diploma Curriculum.

- (c) Any insurance related course approved by the commissioner and taught by an accredited college or university.
- (d) Any course or program of instruction or seminar developed and/or sponsored by any authorized insurer, recognized agents association or insurance trade association, or any independent program of instruction, subject to the approval of the commissioner.
- (e) Any correspondence course approved by the commissioner.

A person teaching any approved course of instruction or lecturing at any approved seminar shall receive the same credit as would be granted to a person taking and successfully completing such course, seminar or program.

Authority: T.C.A. §§56-1-701, 56-6-105, and 56-6-127. **Administrative History:** Original rule filed March 27, 1979; effective October 1, 1979.

0780-1-42-.05 COMPLIANCE. All applicants on or after the effective date of this rule shall comply with the educational requirements as set forth in Rule 0780-1-42-.03 and Rule 0780-1-42-.04.

Any agent previously licensed to sell life, accident and health insurance whose license has expired and is not in effect on the operative date of this rule, shall comply with all of the educational requirements provided by this rule; provided a written examination is required for such applicant to be reinstated.

For good cause shown, the commissioner may grant an extension of time during which the requirements imposed by Rule 0780-1-42-.04 may be completed, but such extension of time shall not exceed the period of one (1) year.

Authority: T.C.A. §§56-1-701, 56-6-105, and 56-6-127. **Administrative History:** Original rule filed March 27, 1979; effective October 1, 1979.

0780-1-42-.06 EXEMPTIONS. This rule shall not apply to:

- (a) Any agent who is a current holder of a valid outstanding agent's license on the effective date of this rule.
- (b) Any agent who is exempt from taking the written examination(s) as license provided by Title 56, Chapter 8.

Authority: T.C.A. §§56-1-701, 56-6-105, and 56-6-127. **Administrative History:** Original rule filed March 27, 1979; effective October 1, 1979.

0780-1-42-.07 TERMINATION OF LICENSE. In the event any licensee who is under the authority of this rule shall fail to meet the requirements contained herein, the license held by such individual shall be terminated in accordance with Section 56-829(c), Tennessee Code Annotated, on the date the requirements were to be completed, unless an extension was granted as provided herein. No subsequent license to act as an insurance agent in this state for the same line or lines of insurance for which the terminated license was issued shall again be issued until it has been demonstrated that satisfactory compliance with the requirements of this rule has been met.

Authority: T.C.A. §§56-1-701, 56-6-105, and 56-6-127. **Administrative History:** Original rule filed March 27, 1979; effective October 1, 1979.

0780-1-42-.08 EFFECTIVE DATE. The effective date of this rule shall be January 1, 1980.

Authority: T.C.A. §§56-1-701, 56-6-105, and 56-6-127. **Administrative History:** Original rule filed March 27, 1979; effective October 1, 1979.